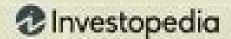
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- Not all banking institutions are insured
- Insured accounts include negotiable orders of withdrawals, money market accounts, and certificates of deposit
- Depositors are insured up to \$250,000 per institution, regardless of how many accounts they have open
- Credit union accounts are insured by the NCUA, not the FDIC, also up to \$250,000 per depositor



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**George Georgiades** 

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House of Representatives for the Period Between January 1, 2009 and December 31, 2009 United States. Congress House, 2010 Financial Audit Steven J. Sebastian, 2010 The auditor is required to annually audit the financial statements of the Deposit Insurance Fund DIF and FSLIC Resolution Fund FRF which are administered by the Fed Deposit Insurance Corp FDIC Created in 1933 to insure bank deposits and promote sound banking practices FDIC plays an important role in maintaining public confidence in the nation s financial system In the auditors opinion FDIC fairly presented in all material respects the 2008 and 2007 financial statements for the two funds it administers DIF and FRF Also FDIC had effective internal control over financial reporting and compliance with laws and regulations Charts and tables

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